

February 7, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via letter forwarded to us by currently active employees of Delphi on February 5, 2009. This gives us a mere twelve days to file our objections. We have not yet been communicated to officially by the company.

Your honor, what Delphi is proposing is illegal, because it is age discrimination. There is a group of retirees who are under age 65 but over age 53 that were targeted by Delphi with an incentive to retire early. I have checked with several insurance companies and have learned that people in this age group, will have to pay significantly more for health insurance than younger people, and retirees that are over age 65, who have Medicare. The premiums for the under 65 retirees will be at least 25% of their pensions. In many cases, preexisting conditions like Diabetes, Hypertension, MS, etc. will make a family ineligible for coverage. They will have to bear enormous costs that can only come from their rapidly decreasing 401K plan if they have one.

In addition to being age discrimination, Delphi's plan shows the same discrimination between the union versus the salary workers. GM, the company who created this mess, picked up the Health care for hourly union retired employees, and has left the salaried employees at the mercy of Delphi's discriminatory ways.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. I would be happy to give Delphi management a list of 10 better ideas than the illegal one they created. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

With this motion, Delphi senior management has again demonstrated their incompetence by not considering raising the premiums the entire work force contributes to health care which would include all active, retired, salaried and union workers. Instead they have singled out the vulnerable group of salaried retirees to punish which is the smallest segment of the total Delphi worker population. I urge you to reject this motion and send Delphi back to consider a less draconian solution.

Thank you.

Sincerely yours,

A handwritten signature in cursive script that reads "Martin Zofko".

Martin Zofko
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